

End of financial year 2016 – documents availability

End-of-year (EOY) statements for most products will be progressively available for you to securely view and download online from late July onwards.

Online availability for 2016 annual statements

How can 2016 annual statements be viewed online?

For ANZ Smart Choice suite of products:

To login, go to anz.com.au

- > Under ANZ Internet Banking:
- · select 'login to access your secure account area
- enter your Customer Registration Number (CRN)
- enter your password
- select your ANZ Smart Choice Super or Pension account
- select the Transactions tab where you will be able to 'view statements'.

For all other ANZ products:

To login, go to anz.com/personal

- select Investor Access from the drop down menu
- · select login to access your secure account area
- enter your unique Online User ID
- enter your password.

For OneAnswer Frontier and other OnePath products:

To login, go to onepath.com.au

- Under Customer login:
- select login to access your secure account area
- enter your unique Online User ID
- enter your password.

For PortfolioOne products:

To login, go to onepath.com.au

- > Under Customer login:
- select PortfolioOne login to access your secure account area
- enter your unique Access code
- enter your password.

Please note that statements for ASA Defined Benefit, ANZ Wholesale Investment Trusts, ANZ Guaranteed Income Plan and ANZ Superannuation Savings Account are not available online.

When will you receive your 2016 annual statements?

Hard copies will be progressively mailed to investors from late July to mid October.

Please note that if you have registered to access your ANZ Smart Choice Super (for Employers and their Employees) account via Internet Banking and have chosen to receive your communications online, you will not receive a hard copy of your statement (unless you have specifically requested to have your statements mailed).

Mailing dates

The mailing dates are outlined on the next page, we will keep you informed of any changes as they occur.

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Product	Section 290-170 Notice	PAYG Payment Summary	Member/client statement
OneAnswer Frontier Personal Super	Mid July	N/A	Mid to late September (new date)
OneAnswer Frontier Pension	N/A	Before 14 July	Early to mid September (new date)
OneAnswer Frontier Investment Portfolio	N/A	N/A	Quarterly Statements: late July to early August
			Consolidated Tax Statements: mid to late August
ANZ OneAnswer Personal Super	Mid July	N/A	Mid to late September (new date)
ANZ Smart Choice Super, TTR and Pension	Mid July	Before 14 July	Mid to late August
ANZ OneAnswer Pensions	N/A	Before 14 July	Late August
ANZ OneAnswer Investment Portfolio	N/A	N/A	Quarterly Statements: late July to early August
ANZ Retail Trusts ANZ Wholesale Trusts			Consolidated Tax Statements: mid to late August
ANZ Smart Choice Super (for Employers and their Employees)	Mid July	N/A	Late August to mid October (new date)
ANZ Super Advantage	Mid July	N/A	Mid September to mid October (new date)
Integra Super	Mid July	N/A	Late September to mid October (new date)
Corporate Super	Mid July	N/A	Late August
ANZ Allocated Pension	N/A	Before 14 July	Mid August
ANZ Personal Super Bond	Mid July	N/A	Early September
ANZ Investment Bond	N/A	N/A	Late August
ANZ Guaranteed Income Plan	N/A	Issued with statement	Before 14 July
ANZ Flexible Income Plan	N/A	Before 14 July	Late August
ANZ Superannuation Savings Account	Mid July	N/A	Late September
ANZ Deferred Annuity	N/A	N/A	Late August
ANZ Maxisafe Deferred Annuity	N/A	N/A	Late August
ANZ Cash Rollover Fund	N/A	N/A	Mid August
PortfolioOne Superannuation Service	Issued July	N/A	From August
PortfolioOne Pension Service	N/A	Before 14 July	From August
PortfolioOne Investment Service	N/A	N/A	Quarterly Statements: from mid to late July

Tax Statements and Tax Guide: from August

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Product	Section 290-170 Notice	PAYG Payment Summary	Member/client statement
OneCare Super	Mid July	N/A	Late August
Leading Life Super	Mid July	N/A	Late August

Along with your statement, you will receive the Investor/Member Update* publication or an Important Changes and Information flyer. Both include product and legislative updates which includes any significant changes that have occurred over the past 12 months and how these changes affect members.

Annual Reports

The Annual Report for ANZ branded products in the OnePath MasterFund will be made available online at anz.com>Personal>Investing & super>Resources. The Annual Report for OnePath branded products in the OnePath MasterFund will be made available at onepath.com.au>Forms & brochures, click on the relevant product. Annual Reports will be available online by late December 2016 at the latest.

If you wish to receive a hard copy of the Annual Report you can simply call Customer Services and we will mail a copy free of charge.

Further information

If you have any questions or require further information, please contact Customer Services for the relevant product, as outlined in the table below:

Product	Phone number	Hours (weekdays, AEST)
All ANZ and OneAnswer Frontier products	13 38 63	8.30am – 6.30pm
ANZ Smart Choice suite of products	13 12 87 option 1	8.30am – 6.30pm
Integra Super	133 665	8.30am – 6.30pm
Corporate Super	1800 627 625	8.30am – 8pm
ANZ Wholesale Trusts	1800 031 810	9am – 5pm
PortfolioOne	1800 675 831	8am – 7pm
OneCare Super and Leading Life Super	133 667	8.30am – 6pm

This information is issued by OnePath Custodians Pty Limited (ABN 12 008 508 496, AFSL 238346, RSE L0000673), OnePath Life Limited (ABN 33 009 657, AFSL 238341) and OnePath Funds Management Limited (ABN 21 002 800, AFSL 238342). The information is current at September 2016 but may be subject to change. Updated information will be available free of charge by contacting Customer Services on 13 38 63. Before acting on this information you should consider whether the information is appropriate to you having regard to your personal needs, financial circumstances or objectives. You should read the relevant Product Disclosure Statement (PDS) and any product updates (for open and closed products) which for are available by calling Customer Services (refer to the above table for contact details) or by visiting anz.com or onepath.com.au and consider if this product is right for you.

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^{*} Except for ANZ Flexible Income Plan, ANZ Investment Bond, ANZ Cash Rollover Fund, ANZ Deferred Annuity, ANZ Maxisafe Deferred Annuity, ANZ Guaranteed Income Plan, PortfolioOne, OneCare Super and Leading Life Super.